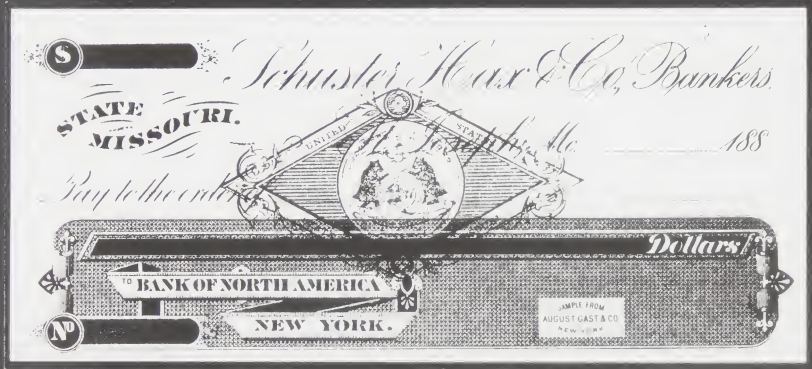
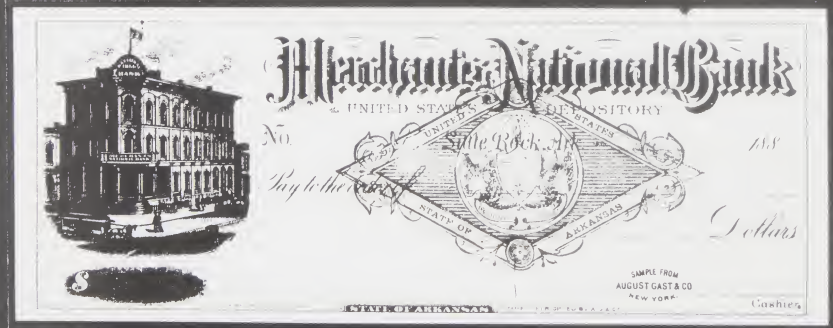
THE CHECK COLLECTOR

October-December 1996 The Journal of Number 40
THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.





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To our members:

Write something for *The Check Collector*! We need articles about checks, check-related subjects, and fiscal documents. See the list of 32 areas of collecting interests on the inside back of the mailing cover for ideas.

We retype all material. Illustrations require an original or a good, clear, black and white copy at **80%** of the size of the original. Original checks sent in are copied and returned carefully and promptly. Finished check photos are always welcome. Any questions, ask the Editor!

To our advertisers:

Deadline for advertising copy to run in the January-March issue of *The Check Collector* is February 10.

The Check Collector is an effective means of reaching the check collecting hobby, and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

Advertising orders must be paid in advance and shall be restricted to checks and related fiscal documents, publications, accessories, and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy. Copy for ads must be camera-ready or the Editor will set it as best he can.

ASCC assumes no financial responsibility for typographical errors in advertising. However, it will reprint that portion of an advertisement in which a typographical error appeared upon prompt notification of such error.

PRESIDENT'S COLUMN

Thanksgiving is upon us as this is being written, so it means the fall season of shows and auctions is in full swing. With the extra evening hours, it must mean that we can snatch more time for check collecting! I know: somehow it doesn't work that way.

As you all know, we are a worldwide organization, proudly boasting members from various countries. One of our international members is a gentleman named P. Michael Lord, Esq., who is the treasurer and journal editor of the British Cheque Collectors Society. Their society publishes a quarterly newsletter called "Counterfoil." Michael is inviting our members to submit articles for The American Page on "American" aspects of check collecting for their publication. Suggested length of articles is one page - in other words, fairly brief. Sounds like a wonderful opportunity for those of you with a desire to be published, but think you don't have enough to say for a long article. Give it a try! And while you're at it, submit a duplicate copy to our hardworking editor, Bob Hohertz. It may be just what he is looking for as well. Articles may be submitted to:

P. Michael Lord, Esq.
14 Garsdale Road
Newsome, Huddersfield, HD4 6QZ U.K.

Speaking of international pursuits brings to mind as avenue to explore for membership possibilities: the Internet. For a check collector, nothing can match holding a beautiful specimen in your hand, in color, in texture, in artistic vignette(s) and revenue stamps or imprints. I am not suggesting our computers will replace the joy of hands-on collecting. But computers are a wonderful way to let the world know we exist! Is there someone who is willing to investigate the possibility of an ASCC homepage? How do we get listed? Anyone collecting on the Internet already? Don't hold back. Let us cross that bridge to the 21st century together ..... oops, campaign slogan already used! But you get the idea. If you're interested, contact our secretary, Coleman Leifer, or me.

In closing, thanks for your support. I am thankful for the wonderful members of ASCC. Enjoy your holidays!

Martha

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One quarter page $25.00/issue
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Founded ASCC in 1969

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

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A Marketing Niche: The August Gast & Company Facsimilies

By Bob Hohertz

Section One of the Revenue Act of March 3, 1883 specified a date of July 1, 1883 for repeal of the two cent tax on checks and drafts. (For some time the Scott Specialized Catalog gave this date as July 1, 1882, but this was corrected several years ago.) Prior to that time there was a need to involve a security printer with authority to print revenue stamps on checks when the customer did not wish to keep a supply of adhesive stamps on hand. With repeal of the tax, any printer enterprising enough to furnish checks bearing something that looked somewhat like an imprinted revenue could attempt to establish a market catering to those who had become accustomed to the presence of such an imprint. A number did so.

August Gast and Company were quick to occupy such a market niche. They were not suppliers of revenue imprints, but they certainly had had experience with printing checks during the period that imprints were being used. They acted quickly to take advantage of what they saw as an opportunity.

Figure 1 illustrates a letter that Gast mailed to the First National Bank of Cooperstown, New York dated July 1, 1883. The text is, to the best I can determine, as follows:

"Dear Sir

Having had many calls from the East for a class of lithographic work in Drafts, Checks, Certificates of Deposit, Note Heads, Letter Heads, etc, etc, nearly equal to Steel Plate in perfection, and heretofore produced by us only at our large St. Louis establishment, we have found it necessary to meet the increasing Eastern demand for this fine work, by opening an establishment at No 20 Warren Street, New York City. We send you herewith specimens of our work, which besides showing our fine quality, also give you our new copyrighted design for keeping up the appearance of the Internal Revenue Stamp, which has been abolished to take effect from this date. We furnish checks and drafts with this centerpiece either in the prevailing yellow or in any color that may be desired, giving the Coat of Arms of any State of the Union in the center. Those who order first will receive the greatest credit for bringing out this new and unique design, which will, to judge from interviews with Bankers who have been shown it privately, spring into great favor at once. While our work is the best, our prices will be found at all times satisfactory and we shall spare no efforts to merit the great success enjoyed by our St. Louis house. The same efforts will be used to supply in a satisfactory manner all needs in stationery of the Banking Community. Hoping to hear from you, we are

Yours truly

Aug. Gast & Co.

Address all orders to No 20 Warren St."

The letter, while datelined New York, was sent from Saint Louis, as the envelope it was mailed in was still with it (**Figure 2** on the following page)

Gast and Company do not seem to have supplied any check printing services to the First National Bank of Cooperstown prior to July 1, 1883. At least, from the listing in the Castenholz *Field Guide to Revenue Stamped Paper, Part 6*, the suppliers of Cooperstown checks and drafts were Dennison and Brown, Dennison and Smith, Milton C. Johnson, and Meyer, Merkel and Ottoman, all New York firms. Similar letters were most likely sent out to many banks in New York, and other areas of the country as well.

ST. LOUIS.
STEEL PLATE & LITHOGRAPHY
AUGUST GAST & CO.
STEEL PLATE & LITHOGRAPHY
20 WARREN STREET
JOHN GAST
AUGUST GAST
E.F. MITTLER
J.W. WALL

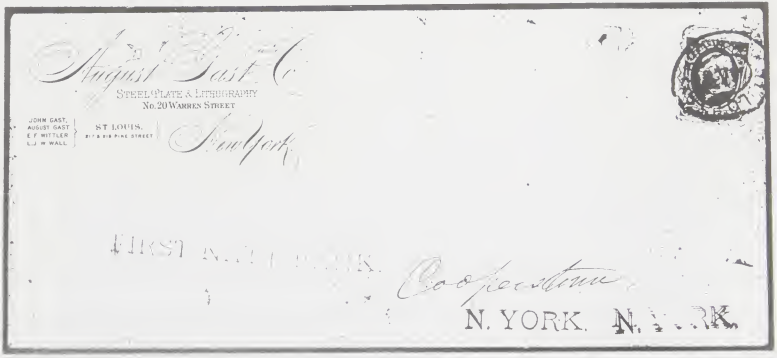
New York July 1st 1883

Dear Sir

Having had many calls from the East for a class of lithographic work in Draft, Checks, Certificate of Deposit, Note Heads, Letter Head &c, &c, nearly equal to Steel Plate in perfection, and heretofore produced by us only at our large St Louis establishment, we have found it necessary to meet the increasing Eastern demand for this fine work, by opening an establishment at No 20. Warren Street, New York City. We send you herewith specimens of our work, which besides showing our fine quality, also give you our new copyrighted design for keeping up the appearance of the Internal Revenue Stamp, which has been abolished to take effect from this date. We furnish Checks and Drafts with this Centre piece either in the prevailing yellow or in any color that may be desired, giving the Coat of arms of any State of the Union in the Centre. Those who order first will receive the greatest credit for bringing out this new and unique design, which will, to judge from interviews with Bankers who have been shown it privately, spring into great favor at once. While our work is the best, our prices will be found at all times Satisfactory and We shall spare no efforts to merit the great success enjoyed by our St Louis house. The same efforts will be used to supply in a Satisfactory Manner all needs in Stationery of the Banking Community. Hoping to hear from you, we are

Address all orders to No 20. Warren St. Yours truly

Aug. Gast & Co.



There is no way to be certain of the number of sample checks sent with the letter to the First National Bank. However, the letter came into my possession accompanied by fourteen different checks and drafts. Each bears the appropriate state seal, in what to my eyes is orange instead of yellow. They show the security printer as 'A. Gast & Co. St. Louis & N. Y.' Each also says 'Stamp Copyrighted by A. G. & Co.,' and has a three-line motto on the signature line identifying it as a 'Sample from August Gast & Co. New York.' These items are as follows:

Alabama	Mobile	check	Thos. P. Miller & Co. Bankers
Arkansas	Little Rock	draft	Merchants National Bank
California	Visalia	check	The Bank of Visalia
Georgia	Macon	check	The Exchange Bank of Macon
Georgia	Macon	draft	J. C. Plant and Son, Bankers
Georgia	Savannah	draft	Merchants National Bank
Illinois	Alton	check	Alton National Bank
Illinois	Nokomis	draft	Nokomis National Bank
Missouri	Kansas City	check	First National Bank
Missouri	Saint Joseph	draft	Schuster, Hax & Co., Bankers
Missouri	Saint Louis	check	Commercial Bank of St. Louis
North Carolina	Raleigh	draft	Citizens National Bank
Texas	Austin	draft	State National Bank of Austin
Texas	Dallas	draft	Flippen, Adoue & Lobit, Bankers

Various users of the state seal facsimile designs are known. Perhaps the most common is the Canton, Dakota Territory draft used by The First National Bank of Canton. An example of the Virginia state seal used on a check of the Planters and Mechanics Bank of Petersburg is illustrated (**Figure 8**). The author has a check from the Stoneboro Bank of Pennsylvania from this series, and Kimber Wald lists Iowa and Ohio as well the states already mentioned. Apparently Gast & Company met with some success in their attempt to occupy this marketing niche.

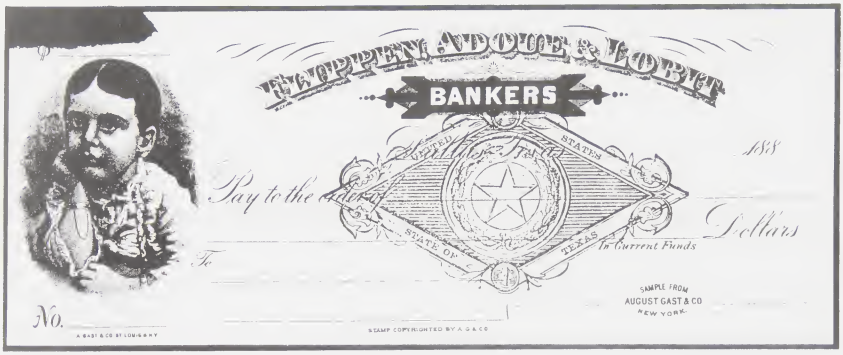


Figure 3. This sample draft from a Dallas banking firm was damaged when the checks were removed from the envelope or the file where they were stored. Several other checks, as well as the envelope itself, show a mark to the upper left which would indicate that some sort of fastener had been holding them together.

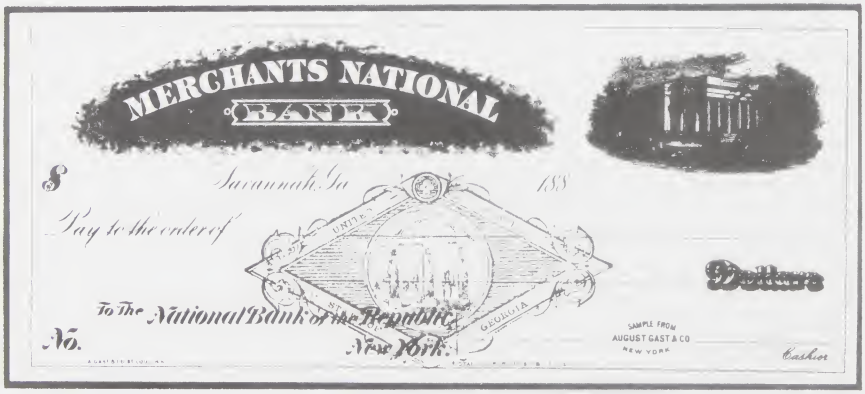


Figure 4. One of the two Georgia items in the group.

Figures 5 and **6** are shown on the cover. These are a draft from Saint Joseph, Missouri, with an elaborate safety grill, and an attractive draft from the Merchant's National Bank of Little Rock, Arkansas.

Questions for our readers:

Does anyone know of a check or checks bearing a Gast facsimile in a color other than orange or yellow?

Does anyone know of sample checks other than those listed above?

Does anyone know of non-sample checks corresponding to those listed above?

Does anyone know of other non-sample checks than those mentioned?

Any information supplied to the Editor will be compiled for a follow-up to this article.

Figure 7 A rather unhappy looking urchin on a sample check from Gast's original location, Saint Louis.

Figure 8 A used check from Petersburg, Virginia. It appears to be a draft in form, but not used as such.

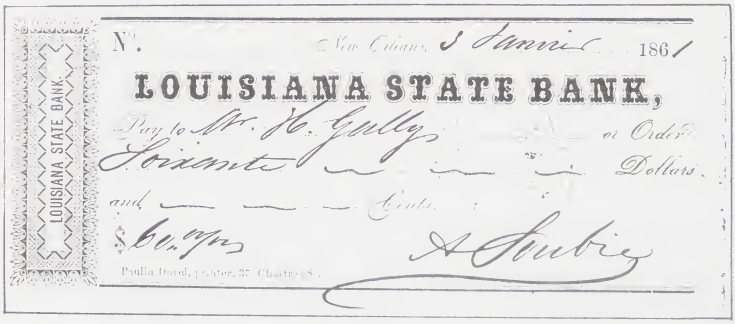
Bibliography

Castenholz, B.J. *Field Guide to Revenue Stamped Paper, Part 6.* Castenholz and Sons, 1991.

Wald, Kimber A. *A Centennial Survey of the United States Civil War Revenue Stamped Paper.* American Philatelic Congress, 1983.

Armand Soubie of New Orleans

by Paul J. Calhoun



After a brief historical outline of Mr. Soubie's enterprises, I will describe, in detail, the interesting check illustrated above.

The dates of Armand Soubie's birth and death are not presently known - nor whether he was of French Creole ancestry; it is quite possible that he was a French emigré craftsman

He conducted business in New Orleans, first as "Gunsmith" and later as "Importer of Guns, etc." His first listing in city directories is in 1834, his business being at 24 Toulouse, and his residence at 11 History.

After 1844, he no longer listed himself as "Gunsmith" but as "Importer of Guns". From 1850 to 1858 his location was 160 Chartres St. In 1859 he moved to 460 Chartres, where he was listed only once more, in 1861 (when he wrote the above illustrated check). Already an old man by 1861, he may not have survived the War.

Armand Soubie is listed on page 165 of Wilson & Eberhart's 2 volume work entitled "The Derringer in America" among the purveyors of this popular 19th century firearm.

Whether Mr. Soubie was a master craftsman who made guns to order or just a dealer with the ability to do simple repairs is debatable. Mr. Mowbray, who supplied me with this information is skeptical, as he notes that there was not much manufacturing ability in the South prior and up to the Civil War.

THE CHECK:

It is written entirely in French, drawn on Mr. Soubie's account at the Louisiana State Bank. It is made payable to a Mr. H. Gally in the amount of "Soixante" ($60) dollars, and datelined "New Orleans, 1 Janvier 1861" The check is a greyish blue color, and was printed by "Paulin Durel, 37 Chartres St." It is canceled with a cut cross, as well as stamped "PAID" in an oval in red on the front The check is endorsed on the back by Mr. Gally. It was issued less than a month before Louisiana passed its ordinance of secession on January 26, 1861.

P. S. My wholehearted thanks to Mr. Stuart C. Mowbray, editor of "Man at Arms."

Figure 1. Drafts numbered 19051 through 19061, a consecutively numbered run of 11 Type X inverted imprints.

A Close Look at the Omaha National Bank Drafts from Sturgis, South Dakota

Bill J. Castenholz, VotP

PURPOSE OF THE STUDY

In the last issue of *The Check Collector* Bob Hohertz described the great hoard of paper from Sturgis, South Dakota, which had just come to light. In "Once in a Blue Moon," Bob reported the sensational news that, among the imprinted checks and drafts, one type of draft produced 25 inverted X types. The primary purpose of the study reported here is to examine that type of draft and determine, if possible, how the inverts came about and how many of them were likely to have been produced.

SYNOPSIS

The hoard evidence is not complete but it is highly probable that 11 sheets of four-up were printed in error, producing 44 drafts with inverted imprints. Twenty-six have survived (including one found in the hoard subsequent to the initial examination.) The inverts appear to consist of four groups of 11 consecutively-numbered pieces (see **Figure 1** on preceding page.)

DETAILS OF THE STUDY

It's funny how a single loose strand can unravel a whole package. Bob Hohertz phoned to see how my study of the Sturgis drafts was coming. In the course of the conversation I told Bob that I was almost finished. All of the important objectives had been met and, although a few questions remained, there weren't any serious problems.... Well, there was one.

All of the drafts examined eminated from one of three positions on the draft-printer's sheets, leading to the apparently obvious conclusion that they were printed three-up. Two complete and a third partial group of eleven consecutively-numbered inverted imprints were found, each group corresponding to one of the three positions. It appeared that eleven sheets of three were fed into the press backwards resulting in a total of 33 inverts. Twenty-six of them were found in the Sturgis hoard.

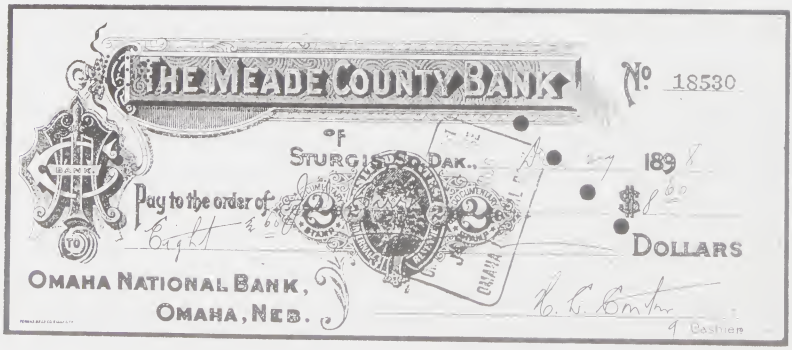


Figure 2. The first draft of those paid in 1899 and the first draft in the hoard.

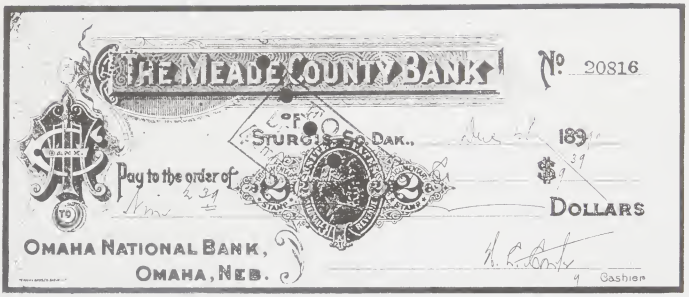


Figure 3. The last draft of those paid in 1899.

The problem was that the drafts were printed on watermarked paper. And while the watermarks on the eleven drafts from the top of the sheet matched with the available pieces from the second row, none of the watermarks on the third row matched with any on the second row.

So, with Bob's encouragement, I again examined the watermark problem. The watermark consists of the words **MAGNA CHARTA BOND** in rounded, bold outline sans-serif letters, with a likeness of an ancient oil lamp above the type. These translucent marks read vertically, spanning about eight inches and repeating about every twelve inches, leaving spaces of about four inches between the end of one watermark and the beginning of the next. This spacing, incidentally, results in some drafts having no trace of the watermark at all.

Again the inverts were examined, using a full-size facsimile of the watermark including the spacing between consecutive marks. And then, Bam! The answer was clear. The drafts were not printed three-up. They were printed four-up!

What is astonishing is that not a single example among the approximately 2500 drafts present in the hoard came from the third row of the sheet. The hoard consisted of drafts spanning numbers 18530 to 23458. And, although it appears certain that they were numbered consecutively, some were missing, including a run of almost 2000 pieces, numbered from 20817 to 22804. Due to the way the drafts were produced, apparently all of those from the third row of each sheet fell within the groups of missing numbers. At first this seemed extremely improbable. But as the study progressed, it began to appear less unlikely.

In sorting all of the drafts by the numbers printed on them it was found that the Sturgis hoard consisted of two groups. Drafts numbered from 18530 (**Figure 2**) to 20816 (**Figure 3**) were issued between December 27, 1898, and December 28, 1899, but were all paid in Omaha during the calendar year 1899. Drafts 22805 (**Figure 4**) to 23458 (**Figure 5**) were issued between December 19, 1900, and May 28, 1901, but were all paid in the first half of 1901. No drafts were present which were paid in 1898, 1900 or after the first half of 1901. Clearly these orders to pay had been bundled by calendar year and only one complete bundle (1899) and one partial (approximately the first half of 1901) were contained in the hoard as we know it.

These data actually provide us with quite a bit of information. Being aware that these drafts were not always presented for payment in the order they were issued, we can, nevertheless, get a close approximation of the rate of daily use.

For the calendar year 1899, approximately 2287 drafts were presented for payment, or 6.27 drafts per day. For 1900, approximately 1988 drafts were paid, or 5.43 drafts per day. There were 654 drafts paid from January 1 to June 1, 1901. Therefore, the rate of use during the first part of 1901 was 4.30 drafts per day. For the period under consideration the Meade County Bank issued these drafts on a rather consistent and steady basis, although a slow decline in the number of drafts issued per day is evident.

Incidentally, it should be mentioned that a number of January, 1899, pieces were inadvertently dated 1898.

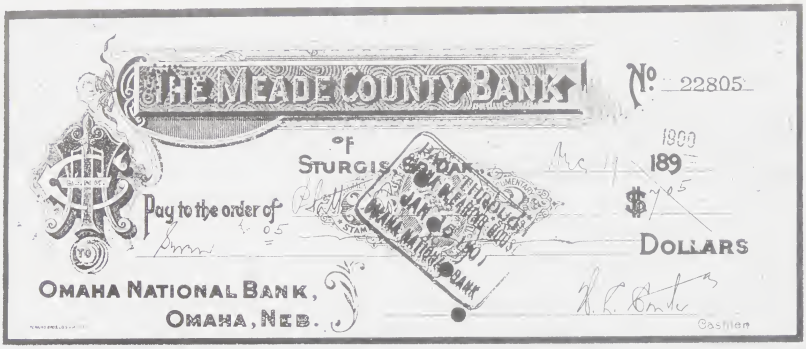


Figure 4. The first draft of those paid in 1901.

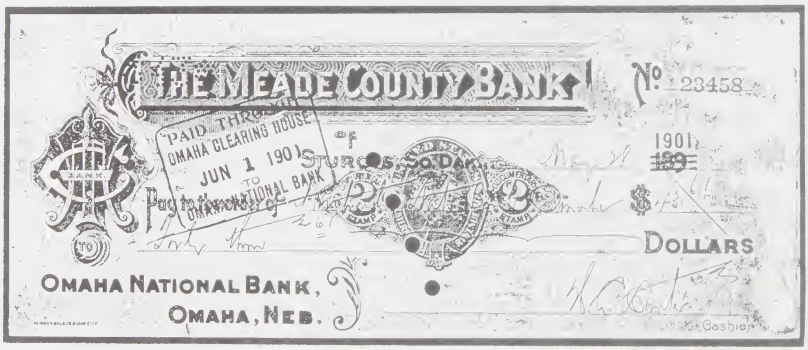


Figure 5. The last draft in the hoard.

Were all of the Omaha drafts in this hoard printed at one time? As the illustrations show, the printed date is 189_. Examples dated 1898 and 1899 merely have the last digit of the date in manuscript (Figure 2, for example). But for the years 1900 and 1901 rubber stamps were used with the year date above three parallel lines (see Figures 4 & 5). The handstamp was used in such a manner as to obliterate the 189_. If a second printing of these drafts were made, surely the 189_ would have been corrected to 190_. Also, the color of the revenue imprint is a consistent, medium orange. Clearly, only one printing is represented here.

While the body of the drafts all seem identical, the printer's tiny indicia in the lower left corner apparently was added to the lithographic stone by hand. There are three distinct styles of this minute writing and all of the drafts bear one of the three styles. The obvious conclusion seemed to be that the drafts were printed three-up.

The printer's name appears as "PERKINS BROS. CO. SIOUX CITY."

Figure 6. Draft position 1.

Position 1, at the top of the sheet shows a very small space between K and T in PERKINS, and the Y of CITY has a short vertical leg and no period after CITY. Also there is hardly any space between SIOUX and CITY (**Figure 6**). The slight miscutting of several pieces confirmed the fact that drafts numbered 22883, 22912 and 23032 bearing this first style of printer's name are all from the uppermost position on the litho stone (**Figure 9**).

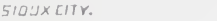


Figure 7. Draft position 2

Position 2, the second draft from the top, contains a very large S in PERKINS. There is no period after BROS (**Figure 7**)

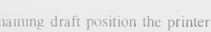


Figure 8 Draft position 4

Position 4 On the remaining draft position the printer's imprint contains a more neatly formed oval C in CITY. The other two positions bear a rectangularly shaped C (**Figure 8**). It was the aforementioned examination of the watermarks on the inverts which prove this to be the fourth draft from the top of the sheet.

A study of the distribution of the positions relative to the draft numbers revealed some very interesting facts. It is apparent that the printer's sheets were cut into single drafts after the revenue stamps were imprinted but before the drafts were numbered. The faces were lithographed in black, the numbering was printed in red. This process produced long runs of consecutively-numbered drafts from the same litho stone position.

It is interesting to note that all of the drafts were padded in stacks of one-up. The trace remainder of glue on the top edge of drafts throughout the hoard indicated this.

The distribution of these runs of consecutively-numbered pieces from common positions was of particular interest. From Table 1, we see that drafts 18850 to 19199 are of position 1. The total is exactly 350. If we assume that draft 18500 began a group of position 2, which runs from the earliest draft in the hoard (18530) to 18849, the total is also exactly 350. It is, therefore probable that a group of 350 sheets were cut into four stacks and we are seeing two of the stacks here.

Notice the next grouping. Beginning with number 19200, position 2 runs to at least 19479. Unfortunately the next 126 drafts are missing. However, number 19605 is the first of another run of position 1 which ends at

number 20000. This leaves us guessing as to how many from the stack of position 1 or position 2 went to make this group of 801. But it does indicate that large runs of position 3 and 4 should follow.

Position 4 shows up for the first time in the hoard at number 20001. The balance of the year, that is, to draft 20816, are all of position 4. One would expect a large group of position 3 to follow, that is, to have been used in 1900. But, as indicated, all of the drafts for 1900 are absent from the hoard, except for a few which were paid in January, 1901, and bundled with those of that year.

The batch from year 1901 begins with draft 22805 and runs to 23055, all of position 1. However, position 2 follows with drafts 23056 to 23455, again a neat stack of 400. Then an odd piece occurs at 23456. It is position 1. 23457 is missing but 23458, the last draft in the hoard, is again position 4.

What does all this mean? Before the sheets were cut into single drafts they were counted out into nice, round numbers. The resulting single-draft stacks were gathered together and numbered in an orderly manner, rather than done haphazardly, although here or there a piece or two apparently went astray. And this is why it is reasonable to expect that position 3 drafts do not show up indiscriminately throughout the hoard. Having drafts only representing one-and-a-half years of a four-year tax period provides us with a reasonable explanation of why no pieces from position 3 are included in the hoard.

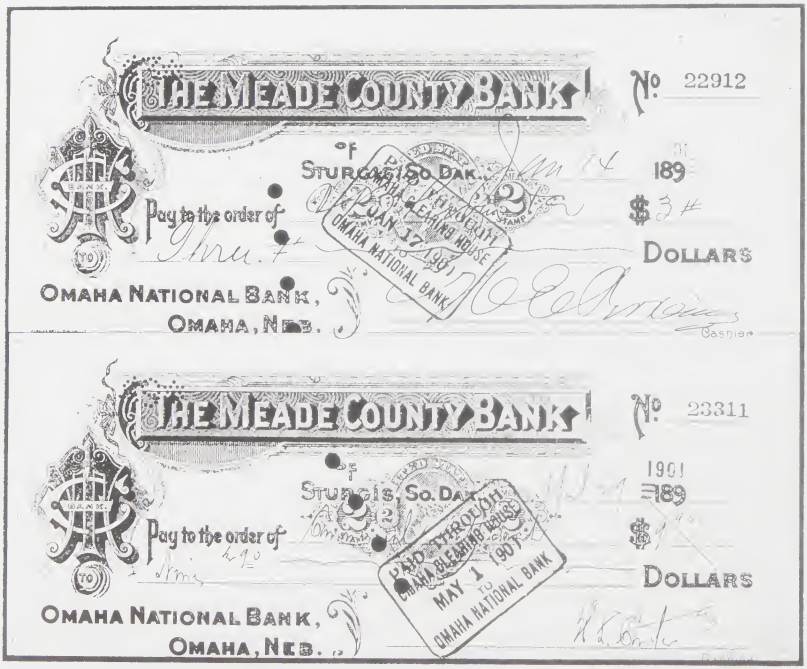


Figure 9. Two adjacent miscut drafts, proving position 1 is at the top of the sheet. Notice the absence of any portion of "Cashier" at the top of draft 22912.

It is reasonable to conclude that 11 sheets of four-up drafts were printed in error, producing 44 pieces with inverted revenue imprints. Three of the four groups of consecutively numbered inverts can be described with certainty as follows:

Numbers 18701 through 18711 were produced from the second draft from the top of the sheet (Position 2). Thus far, only numbers 18703, 18706, 18709 and 18711 have been seen.

Numbers 19051 through 19061 originated from the top of the draft sheet (Position 1). All 11 have been accounted for (see Figure 1). An uninterrupted run of drafts numbered 18964 to 19119 has been examined, proving that only 11 sheets were printed in error.

Numbers 20703 through 20713 were produced from the fourth position on the sheet (Position 4). All 11 have been accounted for. An uninterrupted run of numbers 20607 to 20777 confirms the existence of only 11 inverts.

It is interesting that in 1989, while compiling information for The Field Guide to Revenue Stamped Paper, Part 3, the Central States, a Sturgis check identical to some found in the present hoard was sent to me for listing. In my own collection I have two other pieces also apparently from this hoard's source. At least a small portion of the original hoard was dispersed some years ago. Somewhere the other 18 inverts may be hiding. Or they may have been destroyed, along with the great number of missing normally-printed drafts, never to grace a collection of revenue stamped paper!

As a postscript, there is an interesting printing goof which occurred between the page which included draft 20516 and the page which included 20515. (We can see that the numbering was done in reverse order to the sequence in which the imprints were printed.) A sheet must have slipped, allowing most of the revenue stamp from position 4 to be printed on the press platen. Undoubtedly the misfed sheet was discarded, but when the next press sheet was printed it not only received an impression on the face of the drafts but also the portion of the previous impression offset from the platen. Naturally, the image is in reverse and should not be confused with a variety printed on the reverse. These "freaks normally are not valuable. **Figures 10-15** illustrate the reverses of drafts 20516 and the following five impressions, showing the impression immediately preceding the misfed sheet, the first offset stamp and the progressive fading of the offset.

Figure 10. Draft 20516 which preceded the misfed sheet.

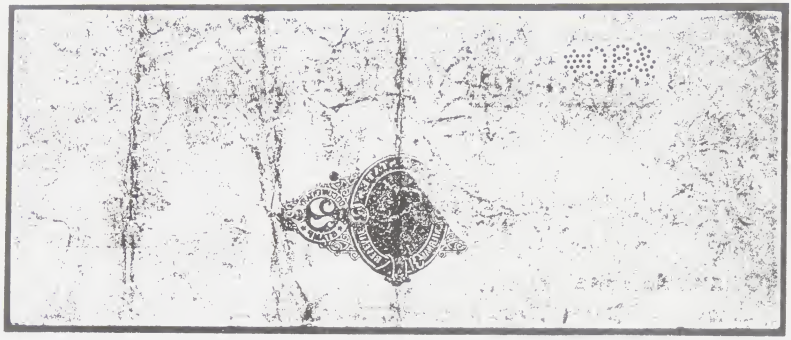


Figure 11. Draft 20515 showing a clear image of a portion of the imprint, offset from the press platen.

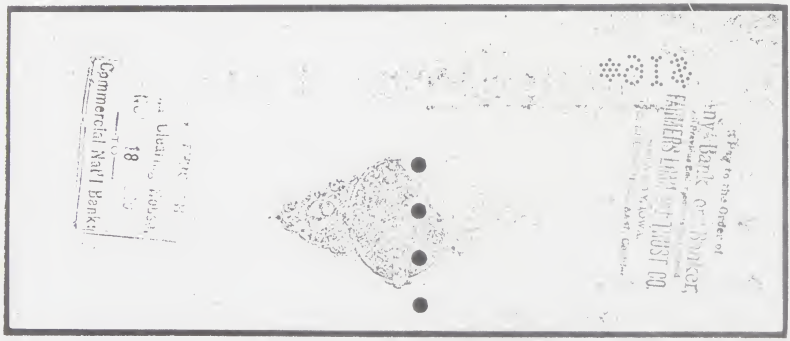


Figure 12. Draft 20514 showing how quickly the offset image fades with each impression

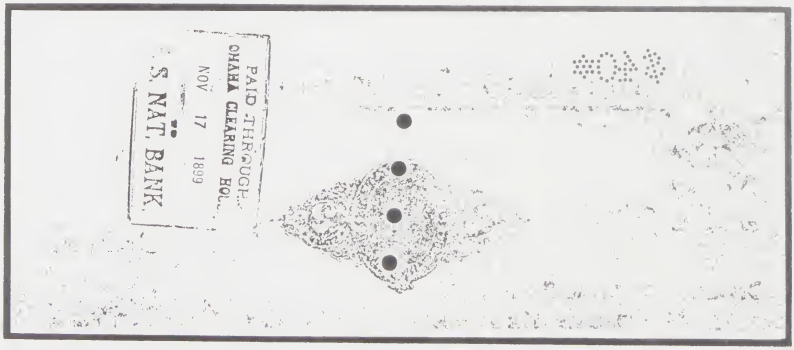


Figure 13. Draft 20513. Going....

A. C. L. HAASE & SONS
PAY TO THE ORDER OF
Nat'l Bank of Commerce
IN ST. LOUIS
A. C. L. Haase & Sons Fish Co.
PAY OMAHA NATIONAL BANK
OMAHA, NEBRASKA,
OR ORDER,
SOUTH OMAHA NAT. BANK
SOUTH OMAHA, NEB.

Figure 14. Draft 20512. Going...

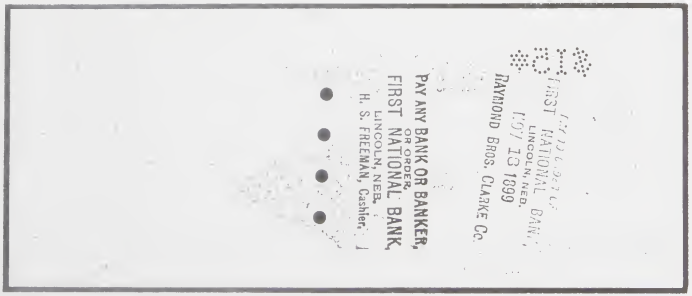


Figure 15. Draft 20511. Gone! What little offset showing is the result of direct offset from the stacked up, freshly imprinted imprints. This is typical of most of the hoard.

OMAHA NATIONAL BANK DRAFTS FROM THE MEADE COUNTY BANK OF STURGIS, SOUTH DAKOTA

Arranged by Serial Number and Draft Face Position.

Position 1	Position 2	Position 4	Totals
	18500[1] through **18849**		350[1]
18850 through **19199**			350
	19200 through 19599[2]		400[2]
19600[2] through **20000**			400[2]
		20001 through 20816[3]	816[3]
22656[4] through **23055**			400[4]
	23056 through **23455**		400
23456[5]			1[5]
		23458[6]	1[6]

Bold numbers in the table represent known end points on consecutively-numbered pieces from the same draft position.

1 This draft number is assumed, in order to give a total of 350, based on the subsequent stack of 350 of Position 1 and the fact that the following stack was again Position 2. The earliest draft contained in the hoard is number 18530.

2 Drafts 19480 through 19604 are missing. As the stack following draft 20000 is of Position 3, it appears logical to match up this stack with the preceding stack of Position 2. Therefore, the educated guess is that 400 of Position 2 was followed by 400 of Position 1. This would result in drafts 19200 through 19499 or 19500 being of Position 2 and drafts 19500 or 19501 through 20000 being Position 1. Part of the uncertainty of the dividing point is that 801 drafts (rather than 800) lie within the run 19200 through 20000.

3 Draft 20816 represents the last draft paid in 1899. This run of Position 3 certainly represents more than one stack of this position. We are reasonably assured that the entire run is Position 3 because the largest missing gaps in the serial numbers are one of 25, one of 15 and two of 6.

4 Draft 22805 is the earliest of those present from the group paid in 1901. The assumption of the starting point for this run is based on the following run of exactly 400 from Position 2.

5 One (or two at the most) stray pieces from Position 1 were inserted here.

6 This is the last piece in the hoard.

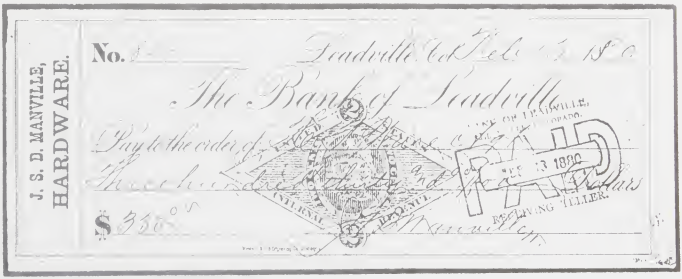
This review of the Sturgis Hoard would not have been possible without the unusual kindness of Doug McDonald. His willingness to send all of the Omaha drafts, including 24 of the inverts, and his patience in waiting for them to be returned is greatly appreciated. If you find this study helpful, thank him.

Russ Hornbacher also has been most helpful with information regarding the transition of this hoard from the bank building in which it was found to the philatelic and other channels of collecting into which it is moving.

It Happened on Friday the 13th!

by Herman Boraker

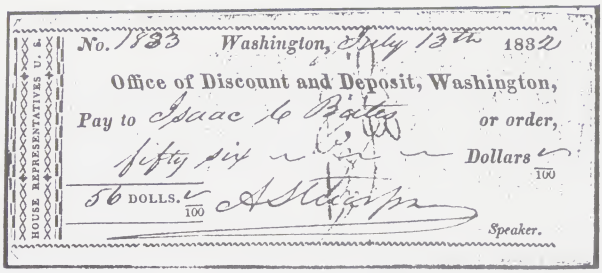
Back in 1980, while looking through some checks issued by J. S. D. Manville Hardware, Leadville, Colorado, I found one dated February 13, 1880 which aroused my curiosity (**Figure 1**, below.) I consulted a perpetual calendar and learned that this date was on a Friday.



Everyone has heard many stories, some good, but mostly bad, about Friday the Thirteenth. This did not stop me from using the calendar to prepare a list of all the Friday the Thirteenths from 1880 through 1980, and then set out to collect a document dated on every one of them. "That isn't possible," many collectors and non-collectors told me.

With the help of many ASCC members, both dealers and collectors, I've acquired many checks and financial documents bearing such dates. However, one date kept eluding my efforts - until Friday, September 13, 1996 when I received six Dakota Territory checks from Russ Hornbacher. How thrilled I was to find one dated on my missing date - May 13 1887! (I think he knew what he sent me. See **Figure 2**, below.)

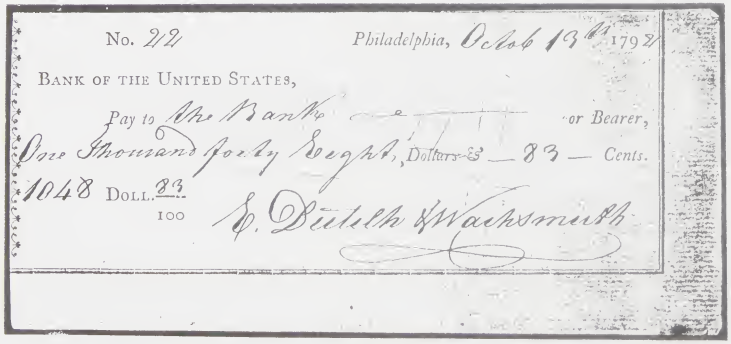
This completed my 1880-1980 set of Friday the Thirteenth checks! In fact, the complete set runs from 1865 to 1995, plus several earlier dates.


HOUSE REPRESENTATIVES U. S.
No. 1833 Washington, July 13th 1832
Office of Discount and Deposit, Washington,
Pay to Isaac L Bates or order,
Fifty six Dollars 100
56 DOLLS. 100
Speaker.

My oldest Friday the Thirteenth check is dated July 13, 1832 (**Figure 3**, above) and signed by A. Stevenson, who served in the House of Representatives (1821-34) and as Speaker of the House (1827-34). He also served as U.S. Minister to Great Britain (1836-41). Andrew Stevenson was born in Culpeper County, Virginia, in 1874 and died in 1857.

I extend my thanks to all who have helped me complete a project 'that couldn't be done.'

Postscript

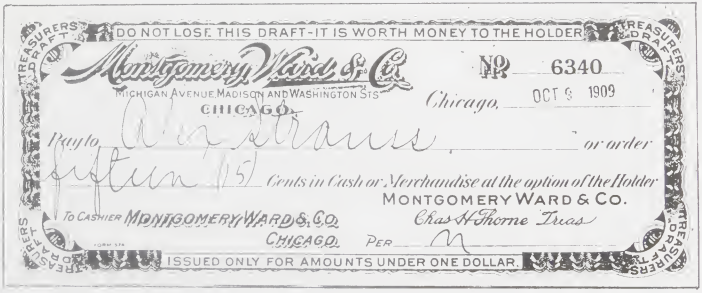

No. 22 Philadelphia, Octob 13th 1792
BANK OF THE UNITED STATES,
Pay to the Bank or Bearer,
One Thousand forty Eight Dollars 83 — Cents.
1048 DOLL. 83 100

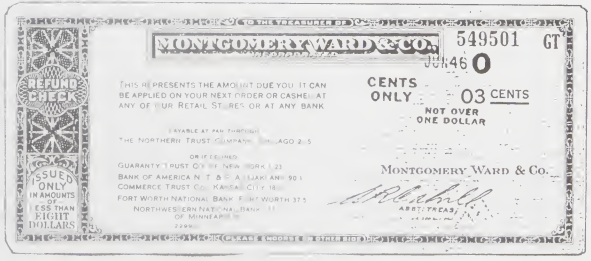
The check shown above was issued on October 13, 1792, drawn on the Bank of the United States. Unluckily, that date fell on a Saturday, not a Friday.

Letter to the Editor

Dear Bob,

In the July-September issue there was a Montgomery Ward check and a request for more information. Here are two more Montgomery Ward checks. Both have a limit printed in the design. One is good for no more than $1 and the other $8. The check for three cents may not have been cashed, as it says on the bottom to endorse it on the back, but there is no endorsement. This check does say it is a refund check.


DO NOT LOSE THIS DRAFT-IT IS WORTH MONEY TO THE HOLDER
Montgomery Ward & Co.
MICHIGAN AVENUE, MADISON AND WASHINGTON STS.
CHICAGO.
No. 6340
Chicago, OCT 8 1909
Pay to
or order
Cents in Cash or Merchandise at the option of the Holder
MONTGOMERY WARD & CO.
Chas H Thorne Treas
To CASHIER MONTGOMERY WARD & CO.
CHICAGO.
PER
ISSUED ONLY FOR AMOUNTS UNDER ONE DOLLAR.

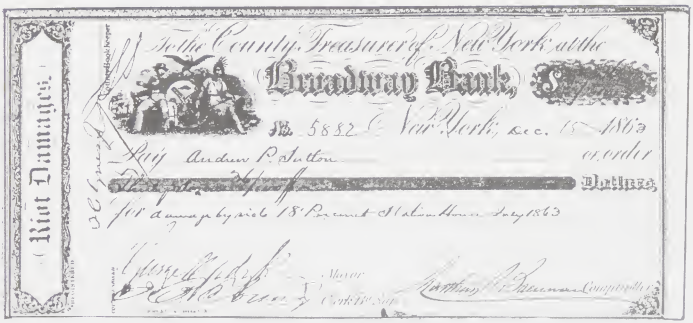

MONTGOMERY WARD & CO.
549501 GT
JUN 46 0
REFUND CHECK
ISSUED ONLY IN AMOUNTS OF LESS THAN EIGHT DOLLARS
THIS REPRESENTS THE AMOUNT DUE YOU. IT CAN BE APPLIED ON YOUR NEXT ORDER OR CASHED AT ANY OF OUR RETAIL STORES OR AT ANY BANK
CENTS ONLY 03 CENTS
NOT OVER ONE DOLLAR
PAYABLE AT PAR THROUGH
THE NORTHERN TRUST COMPANY, CHICAGO 2-5
OR IF CRUMED
GUARANTY TRUST CO. OF NEW YORK 1-23
BANK OF AMERICA N. T. & S. A. (LIAKI ANS) 90-1
COMMERCE TRUST CO., KANSAS CITY 18-6
FORT WORTH NATIONAL BANK, FORT WORTH 37-5
NORTHWESTERN NATIONAL BANK OF MINNEAPOLIS
MONTGOMERY WARD & CO.
ASST. TREAS.

I don't know if this helps clarify the one in the article in any way, but maybe another of the readers of this magazine is familiar with one of these checks.

(This letter continues, with other, unrelated items which are being saved for a later issue.)

Arthur Aron
ASCC 1048

Letter to the Editor


Riot Damages.
To the County Treasurer of New York at the
Broadway Bank,
No. 5882. New York, Dec. 15 1863
Pay Andrew P. Sutton or order
Dollars
for damage by riot 18 Bremer Station House July 1863
Mayor
Comptroller

Per Robert Whitley's Broadway Bank check on page 21 of issue 39

Within the past two years I began noticing advertisements for these blue Broadway Bank checks, specifically pertaining to damages sustained during the Draft Riot in July 1863. Those with the red "Riot Damages" on the left side were in the $40 range - I imagine much more than Whitley's swap meet price for "Election Expenses."

The multiplicity of signatures - Mayor, Clerk of the Board of Supervisors, Comptroller, and County Book Keeper - is not surprising; the County Treasurer merely insisted that all involved city officials approve expenditures to cut down on embezzling and patronage.

On the above, Republican mayor George Opdyke is still generally well regarded - though rioters wanted to burn his house! - while Democratic Controller Matthew Brennan was a Tammany crony of Boss Tweed.

Yes, I have ideas for Wells Fargo articles for you, but no time to write them!

Robert J. Chandler

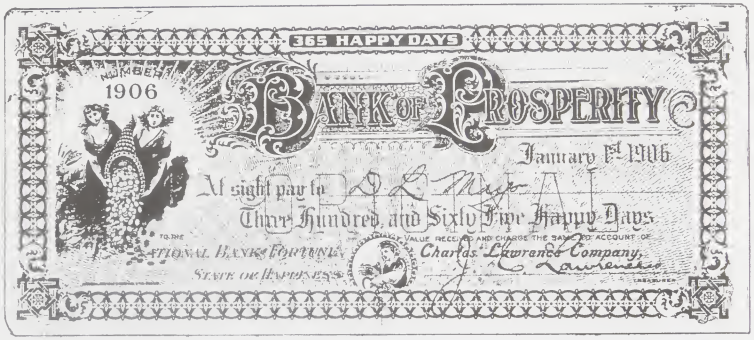
During the first week in January 1997 members will receive the following:

A dues renewal card for members whose membership expired in December 1996. Members who would like The Check Collector sent by first class mail may so indicate. This will cost $4 per year in addition to the regular $10 dues (U.S.A. addresses only.)

An ASCC membership survey form. The purpose of this form is to guide the directors in planning the future of the Society. It would be appreciated if you would return this form with your dues.

A ballot for the election of ASCC directors for two-year terms beginning in 1997. This ballot can also be returned with your dues.

Happy NewYear!



When the Charles Lawrence Company sent this 'check' to its customers on January 1, 1906, it is unlikely they would have expected it would be printed again over 60 years later to wish all the members of the American Society of Check Collectors 365 happy days in 1997.

Ray Ekeblad
ASCC #80

Letter from the Editor Emeritus

Confirmation has been received for a Round Table meeting at the Florida FUN Convention.

Check Collectors Round Table
American Society of Check Collectors
at the FUN (Florida United Numismatists) Convention
Friday, January 10, 1997 at 10:00 a.m. in Room 231-B
Orange County Convention Center, Orlando, FL
(Bring some checks to show or exchange.)

Recently I obtained a fascinating lot of foreign bills of exchange and checks from out-of-the-way places in Africa and Asia. The eye-catching revenue stamps, different formats, many endorsements and transit markings, along with the high values of funds, thumbprint identifications and strange scripts, make these items records of financial adventure. I hope to send an article about this lot for *The Check Collector*.

Happy Collecting,
Bob Spence

BYLAWS

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

ARTICLE I. SOCIETY NAME

The Society will be known as THE AMERICAN SOCIETY OF CHECK COLLECTORS.

The Society will be incorporated in a state designated by the Board of Directors. At the time of the adoption of these bylaws the Society is incorporated in the State of Delaware.

The Society will operate in such a manner as to qualify as a tax-exempt organization under Section 501(c) of the Internal Revenue Code.

ARTICLE II. PURPOSE OF THE SOCIETY

The purpose of the Society will be to encourage and promote interest in the study and collecting of checks, drafts, certificates of deposits, notes, warrants, stock and bond certificates, vignettes and related banking and financial documents and especially to encourage, assist and educate new collectors; and to do anything required in connection with or incidental to such purposes.

ARTICLE III. MEMBERSHIP QUALIFICATIONS

A. Membership is open to any person interested in the purpose of the Society as defined in Article II. An application for membership will be made in writing on the form provided by the Secretary, accompanied by the specified amount of dues.

B. Any person who has rendered outstanding service to the Society may be elected as a Life Member by majority vote of the Board of Directors. Life Members will be exempt from paying annual dues to the Society.

C. Membership may be terminated by resignation or for nonpayment of annual dues as stated in Article VI of these bylaws.

D. Membership may be suspended or a member may be expelled for actions contrary to the interests of the Society including nonpayment of an indebtedness to any member. The power to take these actions will be vested in the Board of Directors and the procedures to do so will be established by the Board. Any member charged under this provision will be notified by the Secretary and will have the right to present his or her defense to the Board.

E. Each member will be entitled to one vote at the meeting of the Society, either by regular or electronic mail.

ARTICLE IV. BOARD OF DIRECTORS

The Board of Directors will consist of eight members elected by majority vote of the regular membership by mail ballot for a term of two years. Four of the directors will be elected in alternate years. A candidate for the Board of Directors must be a member of the Society and can be nominated by any member with the consent of the candidate. Vacancies on the Board will be filled by the President with the consent of other members of the Board. Directors in office at the time of the adoption of these bylaws may remain in office until the completion of their terms.

ARTICLE V. OFFICERS, ELECTIONS AND DUTIES THEREOF.

A. The Officers will be (1) President; (2) Vice-President; (3) Secretary; (4) Treasurer. The offices of Secretary and Treasurer may be combined at the discretion of the President with the approval of the Board of Directors. The officers of the Society will be elected by and must be members of the Board of Directors.

B. The President will convene all meetings of the Board of Directors as stated in Article VIII. The President will furnish the results of any meetings to the Editor of the Society's journal for inclusion therein. The President, with the approval of the Board of Directors, will designate any Appointed Officials required for proper functioning of the Society including the Editor of the Society's journal.

C. The Vice-President will act in lieu of the President as required.

D. The Secretary will receive applications for membership and forward dues to the Treasurer, send membership cards and welcome letters, maintain membership records, respond to membership inquiries, send ACC applications to prospective members, send notices for renewal of dues and handle other membership-related matters.

E. The Treasurer will receive and disburse all monies, maintain records thereof and provide an annual financial statement to be published in the Society's journal.

F. No officer, committee or society member will incur any expense in the name of the Corporation unless the same has been authorized by the President, except that the Officers of the Society or Editor of the Society's journal may incur any necessary nominal expense for postage, printing or supplies required for the proper functioning of their office

ARTICLE VI. DUES

A. The revenue of the Society will be derived from the annual dues of its members and other sources.

B. Dues are payable per calendar year at a rate set by the Board of Directors. Dues for members living outside the U.S. will be payable in U.S. funds and will include an additional fee for postage. Members joining during the year will pay dues for a full year. Their dues for the following year will be adjusted so that their membership expires at the end of a calendar year.

C. No member will be terminated for nonpayment of dues without having first been notified of their delinquency. Notice of delinquency, in writing, will be mailed no later than 60 days following expiration of membership and if the dues are not received within 30 days the member will be dropped. Members dropped for nonpayment will be reinstated when payment is received.

ARTICLE VII. GENERAL LAWS AND REGULATIONS

Amendments to the bylaw must be proposed by a majority vote of the Board of Directors. Adoption of the amendments will be voted on by the Society members and will be adopted if approved by majority of those members voting.

ARTICLE VIII. MEETINGS

A. The Annual Meeting of the Board of Directors will be held annually in June. This meeting can be held by regular or electronic mail at the discretion of the President. Notice of the meeting will be published in the Society's journal and any member wishing to conduct business before the Board of Directors may do so by regular or electronic mail.

B. Special Meetings of the Board of Directors can be convened at the discretion of the President or by majority vote of the Board of Directors. These meetings can be held by regular mail or electronic mail.

C. The election of the Board of Directors will be held annually in January. Four directors will be elected each year as specified in Article IV.

ARTICLE IX IMPLEMENTATION OF THE BYLAWS

These bylaws will become effective upon approval by a majority of the Board of Directors.

Help Needed!

I am seeking guidance from members of ASCC.

Several months ago I became aware that a local bank has in store several large boxes of checks, drafts, handwritten daily ledgers, other financial documents, general correspondence, etc. These items are from the early 1900's through the 1950's. When bank personnel showed me some of these items they had been discussing whether to put them in their paper shredder or burn them. I was successful in convincing them not to destroy them, at least not for the present.

However, during the past few months I have not been successful in my efforts to convince the bank President to sell or give me selected items from this hoard. The only reason he has given me for refusal is that is any of these items get into public hands it could prove to be an embarrassment to either the bank or descendants of a signer of a document.

This is where I am seeking assistance from our membership. Give me arguments or reasons that I can present to help me convince the bank President that he can safely sell or give me some selected items from this hoard. What is the law, if there is one, that governs the bank's disposition of these items?

I will be most appreciative of any assistance received. Please write or call me at the following

Gary D. Hacker
1330 Robinwoods Lane
Tunnel Hill IL 62991
(658) 995-2068

In the article in the July-September 1996 issue of *The Check Collector* entitled "My Grandfather's Quarry," by Neil Sowards, a check of the H. Frazier Company drawn on the First National Bank of Ronceverte, WV is illustrated. Mr. Sowards has offered to give one of these checks to any ASCC member who sends him a stamped, self-addressed envelope. The checks are available while the supply lasts. Only one per member, please.

Mr. Sowards' address is 548 Home Ave., Ft. Wayne, IN 46807-1606.

Editor's Note: The series of articles by Ed Lipson on 'The Heyday of American Phototype' will resume in the next issue of *The Check Collector*.

What's Happening Out West...
Martha Cox

I have had a chance to visit some different shows this fall. It's always an enjoyable time at a show, whether the show is big or small. It's fun to see the folks you know, who become old friends aver the years. What a great group of people paper collectors are.

Thank you to everyone who submitted price lists, auction catalogs and show schedules. You keep me going. I appreciate it. Let's see what the next few months have in store.

Jan 5
San Bernadino CCC Coin & Collectibles Show
National Orange Show Events Center
Citrus Bldg., Gate 3, Arrowhead Ave.
San Bernadino, CA
Bill Gant (909) 864-7617

Jan 17-19
San Jose Coin Club Show
Parkside Hall Convention Center
Park & Market St.
San Jose, CA
Dean Alfred (408) 727-2237

Feb 14-16
3rd Annual Chicago Paper Money Expo
Ramada O'Hare Hotel
6600 North Mannheim Road
Rosemont, IL
Kevin Foley (414) 282-2407

Feb 19-22
Long Beach Coin & Collectible Expo
Convention Center
100 S. Pine Ave, Long Beach, CA
Ron Gillio (805) 963-0827

March 7-9
Saint Louis Stamp Expo '97
Henry VIII Hotel
4690 N. Lindbergh Blvd, St. Louis, MO
Regency Stamps (314) 997-2237

And, put this on your calendar:

ASCC Round Table
Saturday, February 21, 1997
10:00 a.m. Room A102 (entry level - do NOT go down escalator)
at the
Long Beach Coin & Collectible Expo
Convention Center
100 S. Pine Ave., Long Beach, CA
Contact: Martha Cox (619) 436-4962

The foregoing information is a compilation of several listings. Please "double check" before you make a trip to any of these events. Sometimes shows are cancelled or events may change.

Forward your catalogs and correspondence to: Martha Cox, 14085 Mango Drive, Del Mar, CA 92014. Information on events from the period April-June 1997 should be sent to me **no later than** February 10, 1997, the deadline for inclusion in the next issue of *The Check Collector*.

Note the entry for the Saint Louis Stamp Expo '97. This show will host the 1997 American Revenue Association Convention. Check collectors who are interested in revenue stamped and imprinted checks will no doubt be able to find items of interest there.

Also note the time and place for the Chicago Paper Money Expo in February. This is also a good source of checks and related items.

We midwesterners thank Martha for including us in her column!

- the Editor

Secretary's Report

Coleman Leifer

This report includes changes received through December 4, 1996

NEW MEMBERS

1556 CUPIDON, YVON M. PO Box 65 Victoria, Mahe Seychelles, Indian Ocean (by Robert Spence)	2-3, 4 (bank drafts), 5, 7-9, 30
1557 GALLO, RALPH 1850 N. Delsea Dr Vineland NJ 08360 (by Lee Poleske)	1
1555 HARRIS, SHAUN G. PO Box 1926 Beaverton OR 97005-1926 (thru the ARA)	2 and 4 (with RN's or adhesive stamps), 22-23, 26, 30-32
1559 LENHARD, LOUIS Randolph-Macon Academy 201 West Third St Front Royal VA 22630 (thru the ARA)	7 (German language countries), 31
1560 MARELLI, ANGELO Via Bazzero n. 20 20051 Limbiate (Milano) Italy	1-7
1558 TAYLOR, ALLAN H. PO Box 497 Blenheim, New Zealand (thru the ARA)	4, 31

ADDRESS CHANGES AND CORRECTIONS

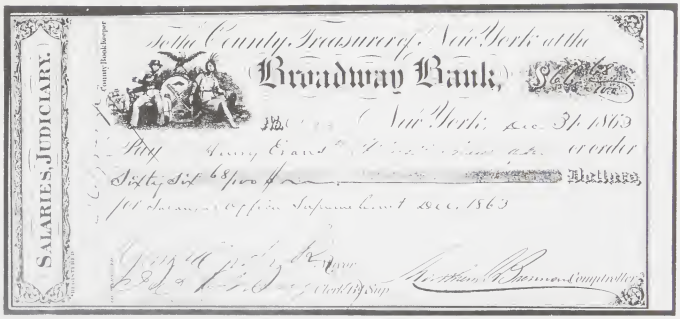
1140 BUDA, THOMAS B. 388 Lakeview Dr Wyckoff NJ 07481
0216 BURNHAM, ROLAND P.JR. 1391 Vista del Lago San Luis Obispo CA 93405-4849
1423 HENDERSON, WARREN S. 621 Ramblin Rose Ln Nokomis FL 34275-1950
1119 LIPSON, EDWARD N. 79 Ashlar Village Wallingford CT 06492-3045

DROPPED - NON-PAYMENT OF DUES

1529 BARROGA, KENNETH J.
1528 BEYEA, JAN
1530 PARKER, DAVID
1281 PERRIS, RICHARD D.

If your mailing address changes please notify the Secretary. The Check Collector is sent by second-class mail and the Postal Service does not normally forward it. Notification of change of address is supposed to be sent but it is not always done.

Another Example


SALARIES, JUDICIARY.
To the County Treasurer of New York at the
Broadway Bank,
New York, Dec. 31, 1863
Pay Henry Evans or order
Sixty Six 66/100 Dollars,
for Salaries, Office Supreme Court, Dec. 1863
William A. Brennan Comptroller

Yet another type of designated check from the County Treasurer of New York (see page 23 of this issue.) This one, for salaries judiciary, is also signed by mayor George Opdyke and Controller George Brennan in 1863 - in fact, on the last day of the year. A later check for the same purpose, but of a slightly different design, is also in the collection of the Editor.

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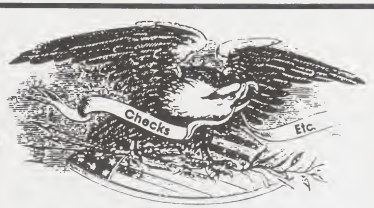

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